

Case No. 14-61954

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106	Fee Simple, Sole	-	133,400.00	137,731.80

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Carla Bailey Cunningham**Case No. 14-61954

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-4	0.00	133,400.00
Cash on Hand			
Cash on Hand Debtor's Person	Va. Code Ann. § 34-4	2.00	2.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account The Fauquier Bank Location: 10 Courthouse Sq., Warrenton, VA 20186	Va. Code Ann. § 34-4	1,000.00	1,000.00
Chase Personal Savings account Location: Amissville, VA	Va. Code Ann. § 34-4	75.00	75.00
Household Goods and Furnishings			
Two Bedroom Suites, Living Room Suite, TV, Table with Chairs, Linens, Computer, Desk, Printer, Appliances, Cookware, Dishware and Household Tools Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-26(4a)	500.00	500.00
Wearing Apparel			
Women's Clothing Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-26(4)	300.00	300.00
Furs and Jewelry			
Costume Jewelry Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-4	100.00	100.00
Interests in Insurance Policies			
Aflac Term Life Insurance	Va. Code Ann. § 34-4	0.00	0.00
Gerber Life Term Life Insurance	Va. Code Ann. § 34-4	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2008 Chevrolet Malibu Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-26(8)	0.00	5,000.00

B6C (Official Form 6C) (4/13) -- Cont.

In re Carla Bailey Cunningham,
Debtor
Case No. 14-61954

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Animals 2 Dogs Location: 3075 Holly Springs Road, Amissville VA 20106	Va. Code Ann. § 34-26(5)	100.00	100.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

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Total: 2,077.00 140,477.00

Best Case Bankruptcy

In re **Carla Bailey Cunningham**Case No. 14-61954

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D I S P U T E D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx17-00		2012 Judgment Lien Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106			5,739.84	4,331.80
Value \$ 133,400.00						
Ann M. Callaway, PC 15 Garrett St. Warrenton, VA 20187	-	2012-2014 Statutory Lien Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106			3,991.96	0.00
Value \$ 133,400.00						
Account No. 8364		04/01/10 Auto Lien 2008 Chevrolet Malibu Location: 3075 Holly Springs Road, Amissville VA 20106			5,668.00	668.00
Culpeper County Treasurer P.O. Box 1447 Culpeper, VA 22701	-	Value \$ 5,000.00				
Account No. xxxxxxxxxxxxxxx0001		11/01/12 First Mortgage Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106			108,000.00	0.00
M&T Credit Services 1100 Worley Drive 2nd Floor Williamsville, NY 14221	-	Value \$ 133,400.00				
Account No.		Subtotal (Total of this page)			123,399.80	4,999.80
The Fauquier Bank 10 Courthouse Square Warrenton, VA 20186	-					

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Carla Bailey Cunningham,
DebtorCase No. 14-61954**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLI QUIDATE D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
The Fauquier Bank 10 Courthouse Square Warrenton, VA 20186			11/01/12 Second Mortgage Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106					
			Value \$ 133,400.00				20,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			20,000.00	0.00
				Total (Report on Summary of Schedules)			143,399.80	4,999.80

Fill in this information to identify your case:

Debtor 1	<u>Carla Bailey Cunningham</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF VIRGINIA</u>
Case number (if known)	<u>14-61954</u>

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Scheduling Coordinator</u>	
Employer's name	<u>Cleansing Water, Inc.</u>	
Employer's address	<u>30 Main St. Suite 234 Warrenton, VA 20186</u>	
How long employed there?	<u>11 years</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,361.35</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>2,361.35</u>	\$ <u>N/A</u>

Debtor 1 Carla Bailey Cunningham

Case number (if known)

14-61954

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	<u>4. \$ 2,361.35</u>	<u>N/A</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>558.54</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>66.64</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>625.18</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>1,736.17</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>1,150.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: <u>Mileage Reimbursement</u>	8h.+ \$ <u>26.52</u>	+ \$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>1,176.52</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>2,912.69</u>	+ \$ <u>N/A</u> = \$ <u>2,912.69</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>2,912.69</u>	
13. Do you expect an increase or decrease within the year after you file this form?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____	

Fill in this information to identify your case:

Debtor 1	Carla Bailey Cunningham
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA
Case number (If known)	14-61954

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
 MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/>	Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<input type="checkbox"/>		Daughter	20	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4. \$	600.00
4a. \$	104.16
4b. \$	54.75
4c. \$	80.00
4d. \$	0.00
5. \$	100.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 Carla Bailey Cunningham

Case number (if known)

14-61954**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <u>290.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>300.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>

7. Food and housekeeping supplies

8. Childcare and children's education costs	7. \$ <u>375.00</u>
9. Clothing, laundry, and dry cleaning	8. \$ <u>0.00</u>

10. Personal care products and services

11. Medical and dental expenses	9. \$ <u>50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	10. \$ <u>50.00</u>

13. Entertainment, clubs, recreation, newspapers, magazines, and books

14. Charitable contributions and religious donations	11. \$ <u>80.00</u>
15. Insurance.	12. \$ <u>240.00</u>

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ <u>50.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>154.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: **Personal Property Taxes, License & Tags** 16. \$ 38.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**19. Other payments you make to support others who do not live with you.**

Specify: _____ 19. \$ 0.00

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. Other: Specify: _____ 21. +\$ 0.00**22. Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses. 22. \$ 2,590.91

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>2,912.69</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>2,590.91</u>

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ <u>321.78</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain: _____